

Table I.F.1(2005) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.9%	65.2%	66.4%	63.0%	64.4%	63.6%	65.5%	63.6%
Industry group **								
Agric., fish., forest.	81.5%	.	.	.	.	.	90.0%	70.8%
Mining and manufacturing	66.4%	.	.	.	.	.	70.8%	65.9%
Construction	65.9%	.	.	.	.	.	65.2%	66.6%
Utilities and transp.	67.9%	.	.	.	.	.	65.0%	68.3%
Wholesale trade	64.1%	.	.	.	.	.	66.0%	63.4%
Fin. svcs. and real estate	63.3%	.	.	.	.	.	61.9%	63.5%
Retail trade	74.7%	.	.	.	.	.	70.0%	75.8%
Professional services	55.9%	.	.	.	.	.	64.7%	53.8%
Other services	65.8%	.	.	.	.	.	60.2%	67.6%
Ownership								
For profit, incorporated	65.8%	.	.	.	.	.	67.2%	65.4%
For profit, unincorporated	65.6%	.	.	.	.	.	64.7%	65.9%
Nonprofit	53.2%	.	.	.	.	.	54.5%	53.0%
Age of firm								
Less than 5 years	57.9%	.	.	.	.	.	58.9%	56.7%
5-9 years	67.1%	.	.	.	.	.	62.2%	72.6%
10-19 years	65.2%	.	.	.	.	.	66.0%	64.5%
20 or more years	63.1%	.	.	.	.	.	67.2%	62.1%
Unknown	65.3%	.	.	.	.	.	16.8% *	65.4%
Multi/single status								
2 or more locations	64.1%	.	.	.	.	.	64.3%	64.1%
1 location only	63.6%	.	.	.	.	.	65.7%	60.9%
Percent full-time employees								
Less than 25%	72.2%	.	.	.	.	.	71.2%	72.5%
25-49 %	73.7%	.	.	.	.	.	58.2%	77.2%
50-74 %	61.5%	.	.	.	.	.	61.2%	61.5%
75% or more	63.7%	.	.	.	.	.	66.2%	63.1%
Union presence								
No union employees	65.9%	.	.	.	.	.	65.8%	65.9%
Has union employees	57.5%	.	.	.	.	.	63.8%	57.0%
Unknown	64.0%	.	.	.	.	.	56.3%	64.2%
Percent low wage employees **								
50% or more low wage	72.4%	.	.	.	.	.	68.9%	73.1%
Less than 50% low wage	62.6%	.	.	.	.	.	65.0%	62.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	1.20%	1.50%	1.52%	1.49%	1.25%	1.01%	1.01%
Industry group **								
Agric., fish., forest.	7.18%	.	.	.	.	.	5.84%	11.17%
Mining and manufacturing	1.23%	.	.	.	.	.	2.56%	1.23%
Construction	2.53%	.	.	.	.	.	2.65%	4.40%
Utilities and transp.	1.84%	.	.	.	.	.	7.07%	2.17%
Wholesale trade	1.47%	.	.	.	.	.	3.11%	2.04%
Fin. svcs. and real estate	1.54%	.	.	.	.	.	3.05%	1.66%
Retail trade	1.27%	.	.	.	.	.	3.68%	1.02%
Professional services	1.70%	.	.	.	.	.	2.33%	1.97%
Other services	1.64%	.	.	.	.	.	2.35%	2.27%
Ownership								
For profit, incorporated	0.97%	.	.	.	.	.	1.05%	1.15%
For profit, unincorporated	1.16%	.	.	.	.	.	1.75%	1.95%
Nonprofit	1.21%	.	.	.	.	.	3.19%	1.26%
Age of firm								
Less than 5 years	4.53%	.	.	.	.	.	2.68%	8.22%
5-9 years	2.01%	.	.	.	.	.	2.11%	3.32%
10-19 years	1.79%	.	.	.	.	.	1.79%	3.57%
20 or more years	1.11%	.	.	.	.	.	1.55%	1.29%
Unknown	1.15%	.	.	.	.	.	15.78% *	1.17%
Multi/single status								
2 or more locations	1.11%	.	.	.	.	.	1.88%	1.17%
1 location only	0.77%	.	.	.	.	.	1.05%	2.14%
Percent full-time employees								
Less than 25%	4.87%	.	.	.	.	.	4.58%	5.80%
25-49 %	2.74%	.	.	.	.	.	4.06%	3.70%
50-74 %	1.93%	.	.	.	.	.	1.31%	2.33%
75% or more	0.98%	.	.	.	.	.	1.19%	1.18%
Union presence								
No union employees	0.94%	.	.	.	.	.	0.94%	1.14%
Has union employees	1.77%	.	.	.	.	.	3.99%	1.79%
Unknown	1.93%	.	.	.	.	.	8.38%	1.89%
Percent low wage employees **								
50% or more low wage	1.38%	.	.	.	.	.	1.99%	1.35%
Less than 50% low wage	0.96%	.	.	.	.	.	1.12%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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